

Information to identify the case:

Debtor 1	Fabiola Pagan	Social Security number or ITIN	xxx-xx-6449
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-22056-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fabiola Pagan

7/31/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Fabiola Pagan
DebtorCase No. 17-22056-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db +Fabiola Pagan, 63 Valley Road, PO Box 2394, Clifton, NJ 07015-2394
 sp +Louise Serafini, Serafini & Serafini, P.C., 269 Hamburg Turnpike, Wayne, NJ 07470-2198
 517030828 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516878506 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot Credit Services, PO Box 653000,
 Dallas, TX 75265-3000)
 516878503 Eastern Account System, PO Box 837, Newtown, CT 06470-0837
 516878505 +GEPS Physician Group Of NJ, 101 E. State St., Kennett Square, PA 19348-3109
 516878504 +Gem Ambulance, 1750 Cedar Bridge Ave #3, Lakewood, NJ 08701-6921
 516878507 +Hunziker, Jones & Sweeney, Wayne Interchange Plaza II, 155 Route 46 West,
 Wayne, NJ 07470-6822
 516878509 +KML Law Group, P.C., 701 Market St. #5000, Philadelphia, PA 19106-1541
 516878511 ++NORTH JERSEY NEPHROLOGY ASSOCIATES PA, 246 HAMBURG TURNPIKE, SUITE 207,
 WAYNE NJ 07470-2160
 (address filed with court: North Jersey Neurologic Assoc, PA, 220 Hamburg Tpke,
 Wayne, NJ 07470)
 516878512 +Omnicare Of Edison, 120 Fieldcrest Ave., Edison, NJ 08837-3656
 516878513 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 516878514 +Point View Radiology Associates, P.C., PO Box 9132, Brookline, MA 02446-9132
 516878517 +Time Affluent Group, 1120 Ave Of The Americas, New York, NY 10036-6700
 516878518 +United Collection Bureau, Inc., 5620 Southwyck Blvd, Ste. 206, Toledo, OH 43614-1501
 516878520 +Waterview Center, 536 Ridge Road, Cedar Grove, NJ 07009-1669

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 31 2020 23:47:25 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 31 2020 23:47:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 516878497 EDI: BANKAMER.COM Aug 01 2020 03:03:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 516878498 EDI: BANKAMER.COM Aug 01 2020 03:03:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 516996825 EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516878500 +EDI: CITICORP.COM Aug 01 2020 03:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 516878501 EDI: DISCOVER.COM Aug 01 2020 03:03:00 Discoverbank, Po Box 15316, Wilmington, DE 19850
 516878502 +EDI: TSY2.COM Aug 01 2020 03:03:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 516878508 +EDI: IIC9.COM Aug 01 2020 03:03:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 516878499 EDI: JPMORGANCHASE Aug 01 2020 03:04:00 Chase, PO Box 15298, Wilmington, DE 19850
 516959974 +E-mail/Text: camanagement@mtb.com Jul 31 2020 23:47:04 Lakeview Loan Servicing, LLC,
 c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
 516878510 E-mail/Text: camanagement@mtb.com Jul 31 2020 23:47:04 M & T Bank, 1 Fountain Plz,
 Buffalo, NY 14203
 517090673 EDI: PRA.COM Aug 01 2020 03:03:00 Portfolio Recovery Associates, LLC, c/o Sears,
 POB 41067, Norfolk VA 23541
 516878515 +EDI: PRA.COM Aug 01 2020 03:03:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 516878516 +EDI: SEARS.COM Aug 01 2020 03:03:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 516878519 +E-mail/Text: bankruptcy@ups.com Jul 31 2020 23:48:24 UPS, 55 Glenlake Pkwy NE,
 Atlanta, GA 30328-3474

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

Date Rcvd: Jul 31, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2020 at the address(es) listed below:

David L. Stevens on behalf of Debtor Fabiola Pagan dstevens@scura.com,
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John J. Scura, III on behalf of Debtor Fabiola Pagan jscura@scura.com,
ecfbkfilings@scuramealey.com;dstevens@scura.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com
Marie-Ann Greenberg magecf@magtrustee.com
Phillip Andrew Raymond on behalf of Creditor LakeView Loan Servicing, LLC
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7